

EXHIBIT P



FannieMae

SHORT SALE AFFIDAVIT

Servicer: DitechServicer Loan Number: [REDACTED] 5400Address of Property: 5334 Delia Terrace East Stroudsburg, PA 18301

Date of Purchase Contract:

12/18/15

Investor:

Antonio Luis GutierrezSeller: Carlos E. AndaganaBuyer: ANTONIO LUIS GUTIERREZSeller: Jeanneth C. GonzalezBuyer: ANTONIO LUIS GUTIERREZSeller's Agent/Listing Agent: Carmen Winters - Ahas RealtyBuyer's Agent: Carmen Winters - Ahas RealtyEscrow Closing Agent: Michael Fiscus, EsqTransaction Facilitator (if applicable): LISA MARIE O'MALLEY

This Short Sale Affidavit ("Affidavit") is given by the Seller(s), Buyer(s), Agent(s), and Facilitator to the Servicer and the Investor of the mortgage loan secured by the Property ("Mortgage") in consideration for the mutual and respective benefits to be derived from the short sale of the Property.

NOW, THEREFORE, the Seller(s), Buyer(s), Agent(s), and Facilitator do hereby represent, warrant and agree under the pains and penalties of perjury, to the best of each signatory's knowledge and belief, as follows:

- (a) The sale of the Property is an "arm's length" transaction, between Seller(s) and Buyer(s) who are unrelated and unaffiliated by family, marriage, or commercial enterprise;
- (b) There are no agreements, understandings or contracts between the Seller(s) and Buyer(s) that the Seller(s) will remain in the Property as tenants or later obtain title or ownership of the Property, except that the Sellers(s) are permitted to remain as tenants in the Property for a short term, as is common and customary in the market but no longer than ninety (90) days, in order to facilitate relocation;
- (c) Neither the Sellers(s) nor the Buyer(s) will receive any funds or commissions from the sale of the Property except that the Seller(s) may receive a payment if it is offered by the Servicer, approved by the Investor and, if the payment is made at closing of the short sale of the Property, reflected on the HUD-1 Settlement Statement;
- (d) The Seller's Listing Agent has presented all offers for the purchase of the Property to the Borrower and no offers have been held, concealed or delayed due to action or inaction by any Agent;
- (e) There are no agreements, understandings or contracts relating to the current sale or subsequent sale of the Property that have not been disclosed to the Servicer;

¹ As of August 1, 2014, this attestation is a mandatory requirement as stated in SVC-2014-09: Updates to Short Sale and Mortgage ReleaseTM

- (f) All amounts to be paid to any person or entity, including holders of other liens on the Property, in connection with the short sale have been disclosed to and approved by the Servicer and will be reflected on the HUD-1 Settlement Statement;
- (g) Each signatory understands, agrees and intends that the Servicer and the Investor are relying upon the statements made in this Affidavit as consideration for the reduction of the payoff amount of the Mortgage and agreement to the sale of the Property;
- (h) A signatory who makes a negligent or intentional misrepresentation agrees to indemnify the Servicer and the Investor for any and all loss resulting from the misrepresentation including, but not limited to, repayment of the amount of the reduced payoff of the Mortgage;
- (i) This Affidavit and all representations, warranties and statements made herein will survive the closing of the short sale transaction; and
- (j) Each signatory understands that a misrepresentation may subject the person making the misrepresentation to civil and/or criminal liability.

IN WITNESS WHEREOF, I have subscribed my name this _____ day of _____, 20____.

(Seller's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this _____ day of _____, 20____.

(Seller's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this 1st day of April, 2016.

(Buyer's Signature) By: [Signature]

IN WITNESS WHEREOF, I have subscribed my name this 2nd day of April, 2016.

(Buyer's Signature) By: [Signature]

IN WITNESS WHEREOF, I have subscribed my name this 7th day of April, 2016.

(Seller's Agent/Listing Agent's Signature) By: Carmelline

IN WITNESS WHEREOF, I have subscribed my name this 7th day of April, 2016.

(Escrow Closing Agent's Signature) By: Michael E. F...

IN WITNESS WHEREOF, I have subscribed my name this 7th day of April, 2016.

(Buyer's Agent's Signature) By: Carmelline

- (f) All amounts to be paid to any person or entity, including holders of other liens on the Property, in connection with the short sale have been disclosed to and approved by the Servicer and will be reflected on the HUD-1 Settlement Statement;
- (g) Each signatory understands, agrees and intends that the Servicer and the Investor are relying upon the statements made in this Affidavit as consideration for the reduction of the payoff amount of the Mortgage and agreement to the sale of the Property;
- (h) A signatory who makes a negligent or intentional misrepresentation agrees to indemnify the Servicer and the Investor for any and all loss resulting from the misrepresentation including, but not limited to, repayment of the amount of the reduced payoff of the Mortgage;
- (i) This Affidavit and all representations, warranties and statements made herein will survive the closing of the short sale transaction; and
- (j) Each signatory understands that a misrepresentation may subject the person making the misrepresentation to civil and/or criminal liability.

IN WITNESS WHEREOF, I have subscribed my name this 7 day of April, 2016.

(Seller's Signature) By: Carlos Rodriguez

IN WITNESS WHEREOF, I have subscribed my name this 7 day of April, 2016.

(Seller's Signature) By: Janeth Gonzalez

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Buyer's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this ____ day of _____, 20____.

(Buyer's Signature) By: _____

IN WITNESS WHEREOF, I have subscribed my name this 7th day of April, 2016.

(Seller's Agent/Listing Agent's Signature) By: Carmen Williams

IN WITNESS WHEREOF, I have subscribed my name this 7th day of April, 2016.

(Escrow Closing Agent's Signature) By: Michael E. F...

IN WITNESS WHEREOF, I have subscribed my name this 7th day of April, 2016.

(Buyer's Agent's Signature) By: Carmen Williams

IN WITNESS WHEREOF, I have subscribed my name this 8 day of April, 2016.

(Transaction Facilitator's Signature (if applicable)) By: Lisa Marie O'Malley

